CIN : L65100DL1994PLC061287

Fusion Finance Limited

Date: 02.11.2026

Letter No. FFL/SEC/2026-27/SE-93

To,
The Manager
Listing Department
National Stock Exchange of India Limited
Exchange Plaza, C/1, G Block,
Bandra Kurla Complex, Bandra (East),
Mumbai – 400 051
Symbol: FUSION

To,
The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai - 400 001

Scrip Code: 543652, 977381, 977412

Sub: Press Release in relation to Financial Results for the quarter and half year ended September 30, 2026

Dear Sir/Ma'am,

Pursuant to Regulation 30 and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached the Press Release in relation to Financial Results for the quarter and half year ended September 30, 2026.

The copy of this letter is also available on the website of the Company viz. www.fusionfin.com.

You are requested to take the above on record.

Thanking you,

For **Fusion Finance Limited**

VIKRANT SADANA

Digitally signed by VIKRANT SADANA
Date: 2026.11.02 17:37:07 +05'30'

Vikrant Sadana
Company Secretary & Compliance Officer
Place: Gurugram

Enc.: a/a

Fusion Finance Limited

Financial Results for Q2 & H1 FY27

Fusion Finance's Gains Growth Momentum, Sets Stage for Next Phase of Sustainable Expansion

NIM Expands by ~167 bps YoY to 12.5% | PPOP Grows 40% YoY to INR 125 Cr
PAT Rises 39% QoQ to INR 86 Cr | ROA Reaches ~ 4% | GNPA Improves to 1.6%

New Delhi, November 02, 2026: Fusion Finance Limited [BSE: 543652 | NSE: FUSION] today announced its financial results for the quarter and half year ended September 30, 2026.

Business Highlights Q2 FY27

- AUM grew ~**14% YoY** to **INR 8,007 Cr**, supported by sustained portfolio expansion.
- Disbursements increased ~**33% YoY** to **INR 1,726 Cr**.
- MSME loan ticket size enhanced from INR 25 lakh to up to INR 50 lakh, enabling the Company to serve more established small businesses.
- Branch productivity improved ~**19% YoY,** with AUM per branch reaching INR 5.4 Cr.
- Average Net collection efficiency remained robust at 99.84% (gross average Collection efficiency is **99.7%)** improving ~52bps YoY.
- Gross NPA declined to 1.6%, improving ~**301 bps YoY**, reflecting a significant improvement in asset quality.

Financial Highlights Q2 FY27

- Total income increased ~**12% YoY** to **INR 486 Cr**.
- Net Interest Income (NII) grew **~7% YoY** to **INR 265 Cr**.
- Pre-Provision Operating Profit (PPOP) grew ~**40% YoY** to **INR 125 Cr**.
- Credit cost declined ~**65% YoY** to **INR 39 Cr**, supporting a significant improvement in profitability.
- PAT increased to **INR 86 Cr**, registering **39% QoQ** growth.
- Cost-to-Income Ratio improved to **62.7%,** reflecting an improvement of ~**746 bps YoY**.
- Net Interest Margin (NIM) improved to **12.5%,** expanding ~**167 bps YoY,** led by both yield expansion and a reduction in the cost of borrowing.
- Marginal Cost of Borrowing declined ~**281 bps YoY** to **9.4%**.
- Annualised ROA and ROE improved to ~**4.0% and ~13.5%,** respectively, demonstrating a strong profitability turnaround.
- CRAR remained healthy at **36.75%**.

Commenting on the results, Sanjay Garyali, MD & CEO, Fusion Finance Limited, said, "Our Q2 FY27 performance reflects the progress we have made in strengthening Fusion's operating fundamentals. With an annualised ROA of approximately 4%, gross NPA improving to 1.6%, and collection efficiency at 99.7%, we are seeing the benefits of sustained portfolio discipline, operating efficiency and improved profitability.

With the turnaround evident in our operating and financial performance, Fusion is now set to enter its next phase of growth. Our focus is on building a more diversified, productive and resilient franchise, supported by disciplined underwriting, technology investments and a sustained emphasis on profitable growth.

While we remain mindful of the evolving operating environment, we expect growth momentum to improve in Q3 and remain committed to our medium-term AUM growth ambition of 20–25%. Our priority remains clear: to accelerate growth responsibly while preserving portfolio quality and delivering

sustainable returns."

About Fusion Finance Limited:

Fusion Finance Limited [BSE: 543652 | NSE: FUSION], founded in 2010, is among India's leading Non-Banking Financial Company-Microfinance Institutions (NBFC-MFIs), touching the lives of ~19.3 lakh clients in the country. Fusion was established with the core idea of creating opportunities at the bottom of the pyramid by providing financial services to the underserved and unserved women entrepreneurs in rural areas. It is one of the youngest companies to be among the top NBFC-MFIs in the country, with Assets under Management (AUM) of INR 8,007 crores. The company has been growing consistently with an extensive network of 1,475 branches spread across 22 states and Union Territories, including 3 Union Territories, as of September 30, 2026. Fusion believes in robust business practices and transparent policies as expressed in its customer-centric efforts toward clients and is committed to creating sustained and balanced stakeholder value.

For more information, please visit www.fusionfin.com or contact:

Fusion Finance Limited **Mr. Prashant Kumar** **(Head Investor Relations)** **Email: prashant.kumar@fusionfin.com** **Ms. Bharti Sharma** **(Head Corporate Communications)** **Email: bharti.sharma@fusionfin.com**	**Adfactors PR Pvt Ltd** **Mr. Saurabh Bahl** **(Senior Account Director)** **Email: saurabh.bahl@adfactorspr.com**